

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 April Lynn Sloan  
 Debtor

Case No. 17-10169-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: May 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2017.

db +April Lynn Sloan, 291B Limerock Road, Lititz, PA 17543-8738  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13848878 Arcadia Recovery Bureau, PO Box 70256, Philadelphia, PA 19176-0256  
 13848883 +Cenlar Federal Savings Bank, PO Box 77404, Trenton, NJ 08628-6404  
 13848891 +Goods Disposal Service, Inc., 4361 Oregon Pike, Ephrata, PA 17522-9514  
 13848894 +LGH/Woman & Babies, 690 Good Drive, Lancaster, PA 17601-2433  
 13848895 LHG Urgent Care, 896 E. Main Street, Ephrata, PA 17522  
 13848893 +Lancaster General Health, PO Box 3077, Lancaster, PA 17604-3077  
 13849465 +Larry D. Sloan, 3167 Greenridge Drive, Lancaster, PA 17601-1346  
 13848896 +MCM Inc., PO Box 939050, San Diego, CA 92193-9050  
 13848898 +Midland Funding LLC, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709  
 13848900 +National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015  
 13848902 +Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988  
 13848907 +US Bank, PO Box 3447, Oshkosh, WI 54903-3447

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com May 13 2017 01:03:28 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 13 2017 01:03:05  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 13 2017 01:03:38 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13848879 EDI: ARSN.COM May 13 2017 00:53:00 ARS National Services, INC, PO Box 469046,  
 Escondido, CA 92046-9046  
 13848880 EDI: CAPITALONE.COM May 13 2017 00:53:00 Capital One, P O Box 85015, Richmond, VA 23285  
 13848882 E-mail/Text: bankruptcy@cavps.com May 13 2017 01:03:32 Cavalry Portfolio Services,  
 PO Box 27288, Tempe, AZ 85285  
 13848881 +EDI: CAPITALONE.COM May 13 2017 00:53:00 Capital One National Assoc., PO Box 26030,  
 Richmond, VA 23260-6030  
 13848884 +EDI: CHASE.COM May 13 2017 00:53:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298  
 13848885 +E-mail/Text: csdlclientservices@cboflanc.com May 13 2017 01:04:14  
 Credit Bureau of Lancaster County, PO Box 1271, Lancaster, PA 17608-1271  
 13848886 +EDI: CRFRSTNA.COM May 13 2017 00:53:00 Credit First, PO Box 81307,  
 Cleveland, OH 44181-0307  
 13848887 +EDI: CRFRSTNA.COM May 13 2017 00:53:00 Credit First/Firestone, PO Box 81083,  
 Cleveland, OH 44181-0083  
 13848888 EDI: DIRECTV.COM May 13 2017 00:53:00 Directv, PO Box 6550, Englewood, CO 80155  
 13848889 EDI: DISCOVER.COM May 13 2017 00:53:00 Discover Card, PO Box 15316,  
 Wilmington, DE 19850  
 13848890 +EDI: BLUESTEM May 13 2017 00:53:00 Fingerhut/Webbank, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820  
 13848892 +E-mail/Text: csdlclientservices@cboflanc.com May 13 2017 01:04:14 Lancaster Collections,  
 218 W. Orange Street, Lancaster, PA 17603-3746  
 13848897 +EDI: MID8.COM May 13 2017 00:53:00 Midland Credit Management, PO Box 60578,  
 Los Angeles, CA 90060-0578  
 13848901 +EDI: NAVIENTFKASMSERV.COM May 13 2017 00:53:00 Navient, PO Box 9635,  
 Wilkes Barre, PA 18773-9635  
 13848903 +E-mail/Text: bankruptcynotices@psecu.com May 13 2017 01:04:21 PSECU, PO Box 67013,  
 Harrisburg, PA 17106-7013  
 13848904 EDI: DRIV.COM May 13 2017 00:53:00 Santander Consumer USA, Po Box 105255,  
 Atlanta, GA 30348-5255  
 13848905 +EDI: RMSC.COM May 13 2017 00:53:00 Synchrony Bank/Amazon, PO Box 965036,  
 Orlando, FL 32896-5036  
 13848906 +EDI: RMSC.COM May 13 2017 00:53:00 Synchrony Bank/TJMax, PO Box 965036,  
 Orlando, FL 32896-5036

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13848899\* +Midland Funding LLC, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2017

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor Lakeview Loan Servicing, LLC  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfbis.com  
MICHAEL D. HESS on behalf of Debtor April Lynn Sloan amburke7@yahoo.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>April Lynn Sloan</u>	Social Security number or ITIN	<b>xxx-xx-4843</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-10169-ref</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

April Lynn Sloan

5/11/17

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**